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JUL 25 2025

KEVIN P WEIMER, Clerk
By Deputy Clerk

FREDERICK O. SILVER 21905 MOUNTAIN HWY E. UNIT 4143, SPANAWAY, WA 98387-758

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THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF GEORGIA. ATLANTA DIVISION.

FREDERICK O. SILVER Plaintiff,

VS.

NATIONAL CREDIT SYSTEMS, INC. Defendant.

CASE NO: 1:24-CV-03238-SCJ-JCF

District Judge: Steve C Jones

Magistrate Judge: Anna W. Howard

PLAINTIFF'S RENEWED MOTION FOR PRELIMINARY INJUNCTION.

NOW Plaintiff Frederick O. Silver, appearing pro se, respectfully renews his motion for a preliminary injunction pursuant to Rule 65 of the Federal Rules of Civil Procedure. This motion seeks immediate relief to prevent ongoing irreparable harm resulting from Defendant's continued furnishing of inaccurate and disputed credit information to consumer reporting agencies.

 Ongoing Irreparable Harm: Plaintiff is being denied access to housing and credit based on Defendant's continued reporting of a tradeline Plaintiff has disputed.
 Plaintiff has suffered reputational injury, emotional distress, and loss of economic opportunity.

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2. Likelihood of Success: Plaintiff has stated a plausible claim under the Fair
Credit Reporting Act, 15 U.S.C. §1681s-2(b), by alleging that Defendant failed to
conduct a reasonable investigation after receiving notice of dispute from credit
bureaus. Defendant continues to report the disputed tradeline.

- 3. Balance of Equities: The burden on Defendant to temporarily cease reporting a disputed tradeline is minimal compared to the severe harm Plaintiff continues to suffer.
- 4. Public Interest: It is in the public interest to protect consumers from inaccurate credit reporting and to enforce the statutory protections of the FCRA.

WHEREFORE, Plaintiff respectfully requests that this Court:

- 1. Enter a preliminary injunction requiring Defendant National Credit Systems, Inc. to cease furnishing the disputed tradeline to any credit reporting agency pending final judgment;
- 2. Grant such other and further relief as the Court deems just and proper.

Respectfully submitted,

Dated: this 14th Day of July 2025.

FREDERICK O. SILVER 21905 MOUNTAIN HWY E

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CERTIFICATE OF SERVICE

I certify that a true and correct copy of this document was mailed to the Clerk of Court United States District Court for the Northern District of Georgia

US District Court Clerk

Located in: Richard B. Russell Federal Building

Address: 75 Ted Turner Dr NW #2211, Atlanta, GA 30303

and served on

Jonathan Green

Ga. Bar No. 307053

National Credit Systems, Inc.

1775 The Exchange SE, Atlanta, GA 30339

jgreen@nationalcreditsystems.com

Ph. 404.629.9595

Attorney for Defendant National Credit Systems, Inc.

By US Mail on this 14th day of July 2025

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ccount Details	
	TransUnion.
Account Number	54971**
Condition	Derogatory
Responsibility	Individual
Current Balance	\$25,273
Original Balance	\$25,273
Limit	
Monthly Payment	
Last Payment	
Status	Collection / Charge-Off
Loan Term	
Loan Type	
Opened	06/07/2024
Reported	07/06/2025
Remarks	Account information disputed by consumer, meets FCRA requirements
Creditor Information	NATIONAL CREDIT SYSTEMS 1775 THE EXCHANGE SOUTHEAST SUITE 300 ATLANTA,GA 30339 Phone#: 4046292728

Payment Status

TransUnion.		
Payment Status		
Past Due Amount		
Late Payments	30 Days -	
	60 Days -	
	90 Days -	

Prepared For FREDERICK O. SILVER Date generated: Jul 14, 2025

Collection accounts

C Collection	ND No data for this period - Data Unavailable					
2025 C C C C C C C C C C C C C C C C C C C	C C ND C	C - C	С	C	C	C
\$ Payment history Jan Fe	· · · · · · · · · · · · · · · · · · ·		Sep	Oct	Nov	Dec
Status updated	Jun 2024	roui statement				
Status	Collection account. \$25,273 past due as of Jul 2025.	Responsibility Your statement				Individu
Date opened	Jun 07, 2024	Terms				1 Mon
Account type	Collection	Past due amount				\$25,27
Company sold	-	Monthly payment				
Original creditor	MAA BENTON APTS	Original balance				\$25,27
Account number	549711X	Balance updated				Jul 13, 202
Account name	NATIONAL CREDIT SYSTEM	Balance				\$25,27

TROUBLE STATES :24-cv-03238-SCJ-AWH 1:24-CV-18288

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Filed 07/25/25

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Retail





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CLEARED DATE

JUL 25 2025 **US District Court Clerk** Richard B. Russell Federal Building 0.5. Marshals Service 75 Ted Turner Dr NW #2211, Atlanta, GA 30303 Atlanta, GA 30303